

ABSTRACT OF DISCLOSURE

An electronic bill presentation and payment (EBPP) system and a method to use the same with application both in the business-to-consumer and business-to-
5 business transactions. The system enables a user of the system to specify a preferred financial institution for paying the consumer bills, and particular biller with which the user consumer does business, allowing both to be accessible on a single Web site. The information regarding the consumer's finances and the consumer's purchases from particular billers need not be shared between the
10 financial institution and the billing company, thus providing improved security and consumer privacy. The look and feel of a singular presentation of financial institution information, biller information, and presenter information on a single page is provided by an advantageous use of Flash X technology which permits the presentation of information from the processor's centralized data base of
15 acquired data from the servers of both the financial institution and billing companies through extraction, transforming and loading (ETL) techniques.